Claims

[c1]

1. A profile driven method in a computer system for displaying market offerings to a consumer, comprising:

displaying information about a selected category of goods and services: receiving consumer selected profile information that most closely matches consumer usage of the selected goods and services category; and

displaying one or more market offerings in the selected goods and services category that provides a highest benefit to the consumer based on the selected profile information.

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2. The method of claim 1, further comprising:

receiving an indicia of a consumer geographic location; and displaying one or more market offerings in the selected goods and services category that provides a highest benefit to the consumer based on the selected profile information and the consumer geographic location.

[c3]

3. The method of claim 1, further comprising receiving a designated market offering from the consumer for supplying the selected category of goods and services to the consumer.

[c4]

4. The method of claim 1, wherein the step of displaying one or more market offerings comprises displaying one or more market bundles where each market bundle includes a plurality of market offerings from different categories of goods and services.

[c5]

5. The method of claim 1, further comprising displaying a detailed comparison of the market offerings in the selected goods and services category that provides the highest benefit to the consumer based on the selected profile information.

[c6]

6. The method of claim 1, further comprising receiving a request from the consumer for receiving future notification of high benefit market offerings.

[c7]

7. The method of claim 1, further comprising displaying estimated benefits of

the market offerings in the selected goods and services category that provides a highest benefit to the consumer based on the selected profile information.

[c8]

8. The method of claim 7, wherein the step of displaying estimated benefits comprises displaying estimated benefits selected from the group consisting of monthly fees, quality rating, lowest cost, highest quality, highest reliability, fastest response, consumer support services, available promotions, equipment costs included, installation charges included, and prompt delivery.

[c9]

9. The method of claim 1, wherein the step of displaying information comprises displaying information about a selected category of goods and services chosen from the group consisting of local telephone service, variable cost long distance, fixed cost long distance service, wireless service, broadband service, dial-up Internet service, natural gas service, electric service, entertainment service, airline reservation service, information service, grocery service, financial service, insurance, commodity goods, cable television, satellite television, credit cards, conference calling and calling cards.

[c10]

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10. The method of claim 1, wherein the step of receiving consumer selected profile information comprises receiving consumer selected profile information chosen from the group consisting of periodic bill amounts, time related usage information, geographic related usage information, number of users, frequency related usage information, desired features and risk tolerance.

[c11]

11. The method of claim 2, wherein the step of receiving an indicia of a consumer geographic location comprises receiving an indicia of a consumer geographic location selected from the group consisting of telephone area code, telephone exchange digits, city designation, state designation, and postal code.

[c12]

12. The method of claim 1, wherein the step of displaying one or more market offerings comprises:

displaying a provider name for the highest benefit market offering; displaying the monthly average bill amount received form the consumer; displaying an estimated average monthly bill amount for the highest benefit market offering;

displaying a monthly savings amount; and displaying a quality rating for each displayed highest benefit market offering.

- [c13] 13. A software program, embodied on a computer-readable medium, incorporating the method of claim 1.
- [c14] 14. A user interface method for a profile driven commerce system for displaying market offerings to a consumer, comprising:

selecting a category of goods and services by a consumer; viewing displayed information about the selected category of goods and services;

selecting consumer profile information that most closely matches consumer usage of the selected goods and services category; and viewing one or more market offerings in the selected goods and services category that provides a highest benefit to the consumer based on the selected profile information.

15. The method of claim 14, further comprising:

entering an indicia of consumer geographic location by the consumer; and

viewing one or more market offerings in the selected goods and services category that provides a highest benefit to the consumer based on the selected profile information and the consumer geographic location.

- [c16] 16. The method of claim 14, further comprising selecting a designated market offering by the consumer for supplying the selected category of goods and services to the consumer.
- [c17] 17. The method of claim 14, wherein the step of viewing one or more market offerings comprises viewing one or more market bundles where each market bundle includes a plurality of market offerings from different categories of goods and services.
- [c18] 18. The method of claim 14, further comprising viewing a detailed comparison by the consumer of the market offerings in the selected goods and services

[c15]

- [c19]
- 19. The method of claim 14, further comprising inputting a request by the consumer for receiving future notification of high benefit market offerings.
- [c20]
- 20. The method of claim 14, further comprising viewing estimated benefits by the consumer of the market offerings in the selected goods and services category that provides a highest benefit to the consumer based on the selected profile information.
- [c21]
- 21. The method of claim 20, wherein the step of viewing estimated benefits comprises viewing estimated benefits selected from the group consisting of monthly fees, quality rating, lowest cost, highest quality, highest reliability, fastest response, consumer support services, available promotions, equipment costs included, installation charges included, and prompt delivery.

22. The method of claim 14, wherein the step of viewing displayed information comprises viewing displayed information about a selected category of goods and services chosen from the group consisting of local telephone service, variable cost long distance, fixed cost long distance service, wireless service, broadband service, dial-up Internet service, natural gas service, electric service, entertainment service, airline reservation service, information service, grocery service, financial service, insurance, commodity goods, cable television, satellite television, credit cards, conference calling and calling cards.

[c23]

23. The method of claim 14, wherein the step of selecting consumer profile information comprises selecting consumer profile information chosen from the group consisting of periodic bill amounts, time related usage information, geographic related usage information, number of users, frequency related usage information, desired features and risk tolerance.

[c24]

24. The method of claim 15, wherein the step of entering an indicia of a consumer geographic location comprises receiving an indicia of a consumer geographic location selected from the group consisting of telephone area code, telephone exchange digits, city designation, state designation, and postal code.

25. The method of claim 14, wherein the step of viewing one or more market [c25] offerings comprises:

> viewing a provider name for the highest benefit market offering; viewing the monthly average bill amount received form the consumer; viewing an estimated average monthly bill amount for the highest benefit market offering;

viewing a monthly savings amount; and viewing a quality rating for each displayed highest benefit market offering.

26. A software program, embodied on a computer-readable medium, incorporating a computer-implemented method of providing the user interface method of claim 14.

27. A computer system for displaying market offerings to a consumer, comprising:

means for displaying information about a selected category of goods and services;

means for receiving consumer selected profile information that most closely matches consumer usage of the selected goods and services category; and

means for displaying one or more market offerings in the selected goods and services category that provides a highest benefit to the consumer based on the selected profile information.

- [c28]
- 28. The computer system of claim 27, wherein the means for displaying is a computer display terminal.
- [c29] 29. The computer system of claim 27, wherein the means for receiving is a computer keyboard.
- [c30] 30. The computer system of claim 27, wherein the means for receiving is a computer mouse.